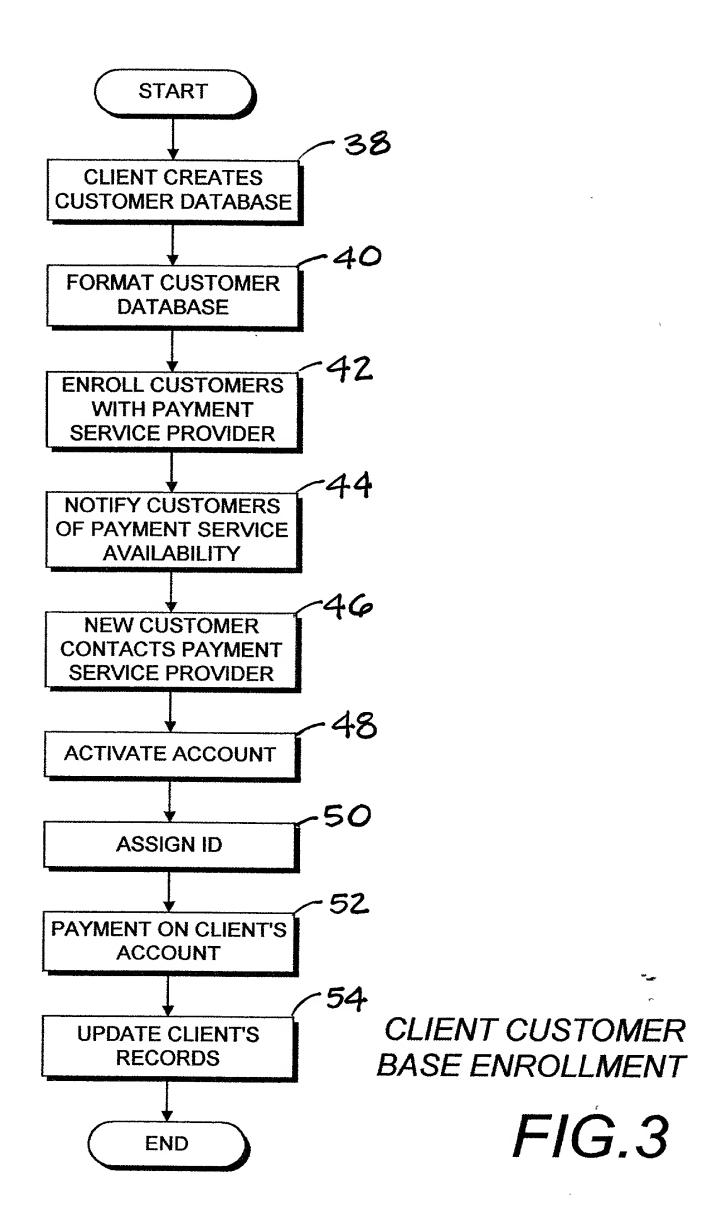
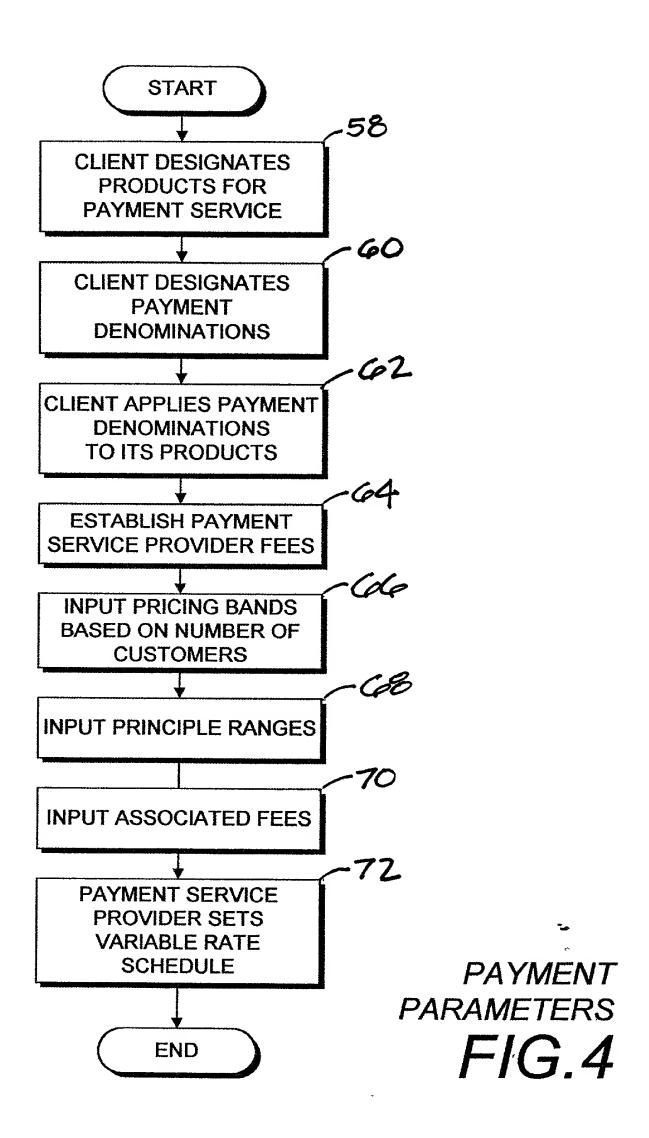
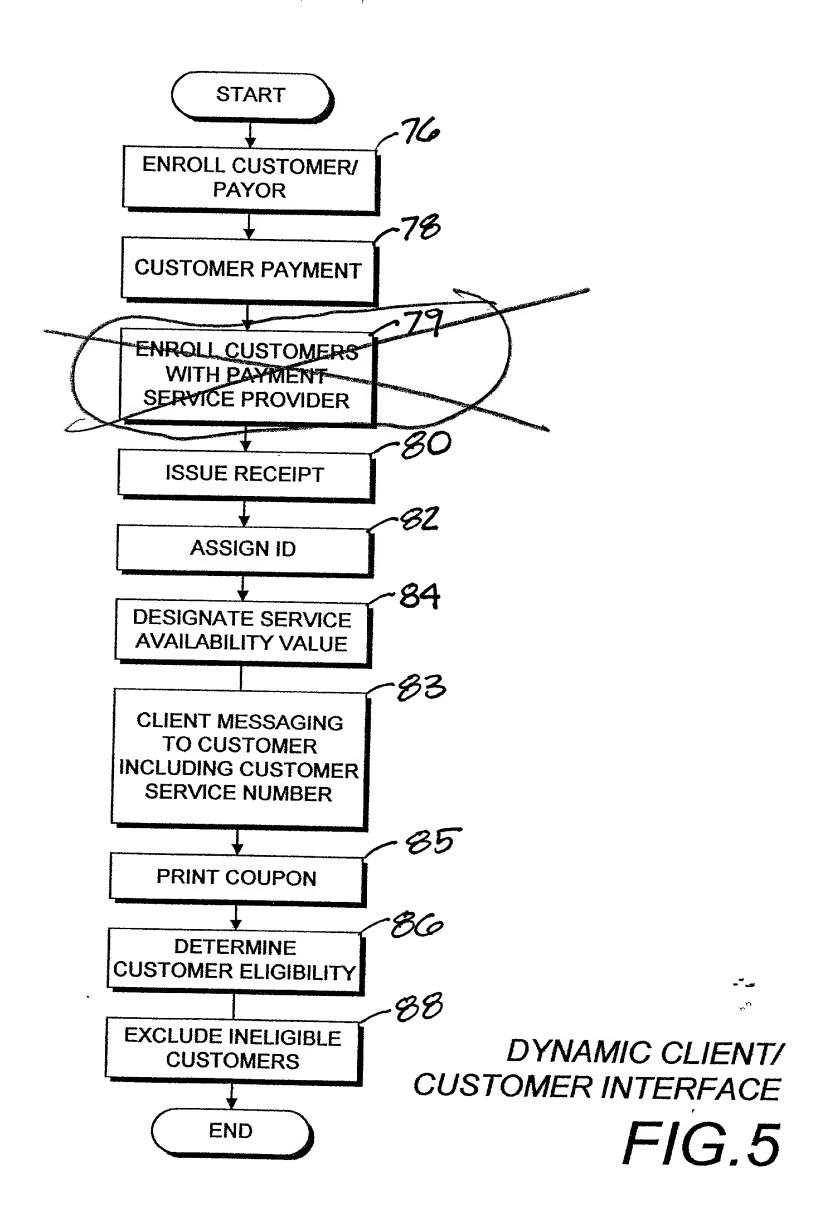
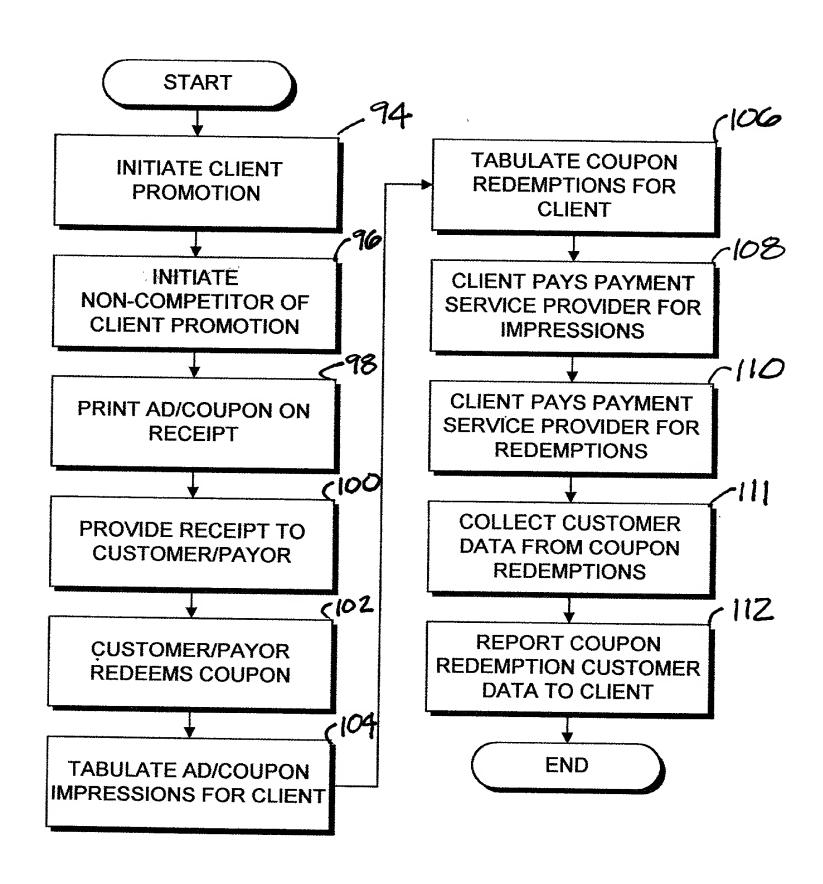


PAYMENT FLOW CHART FIG. 2



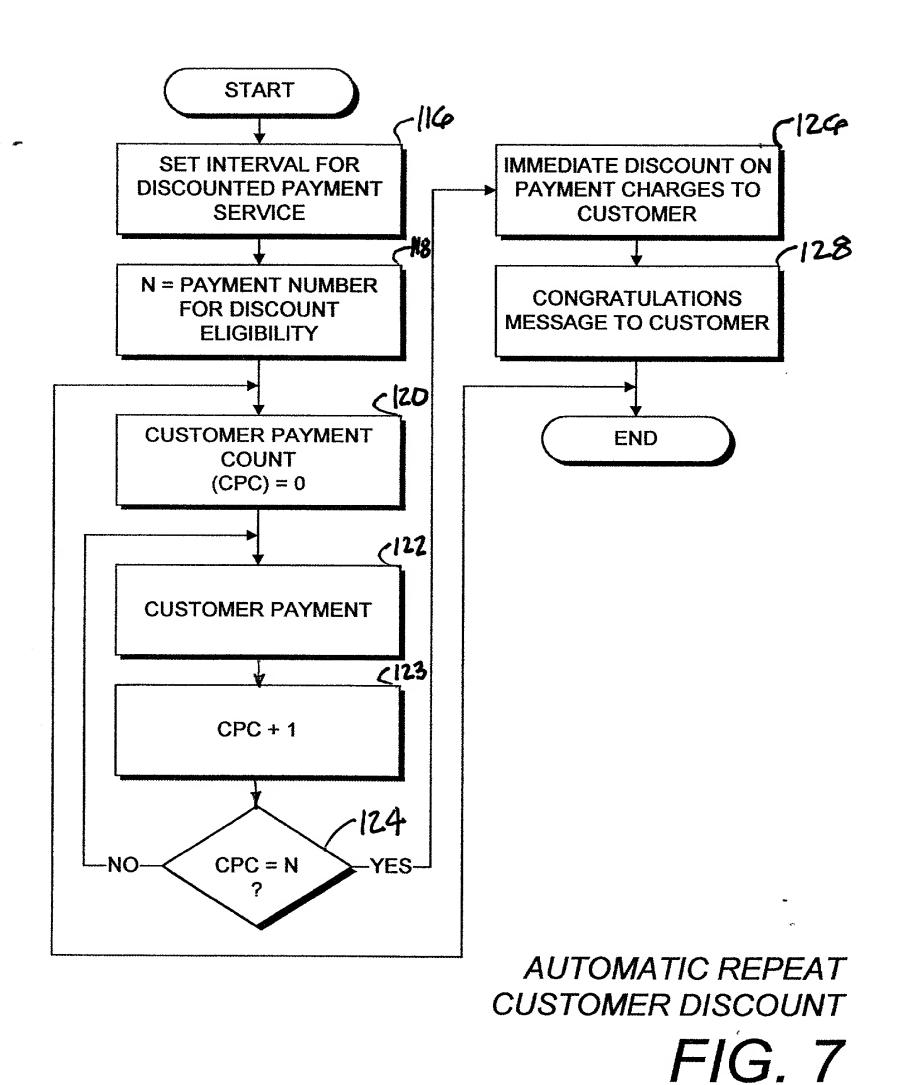


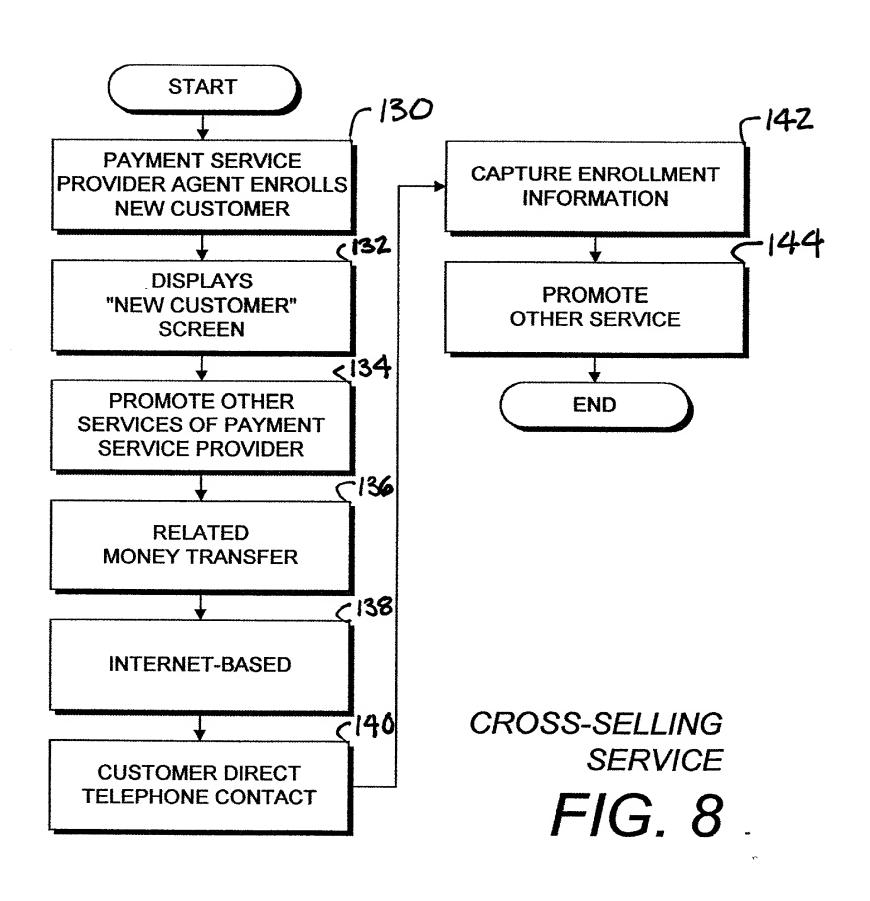


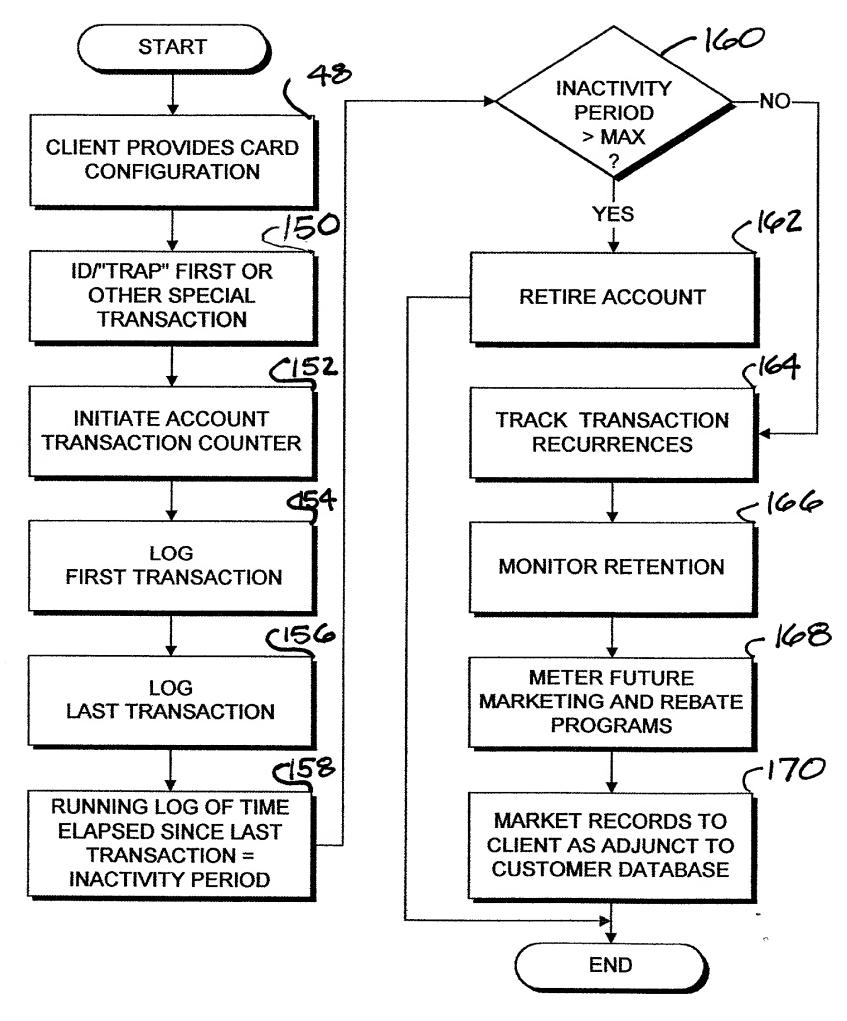


ADVERTISING/COUPON ON RECEIPT

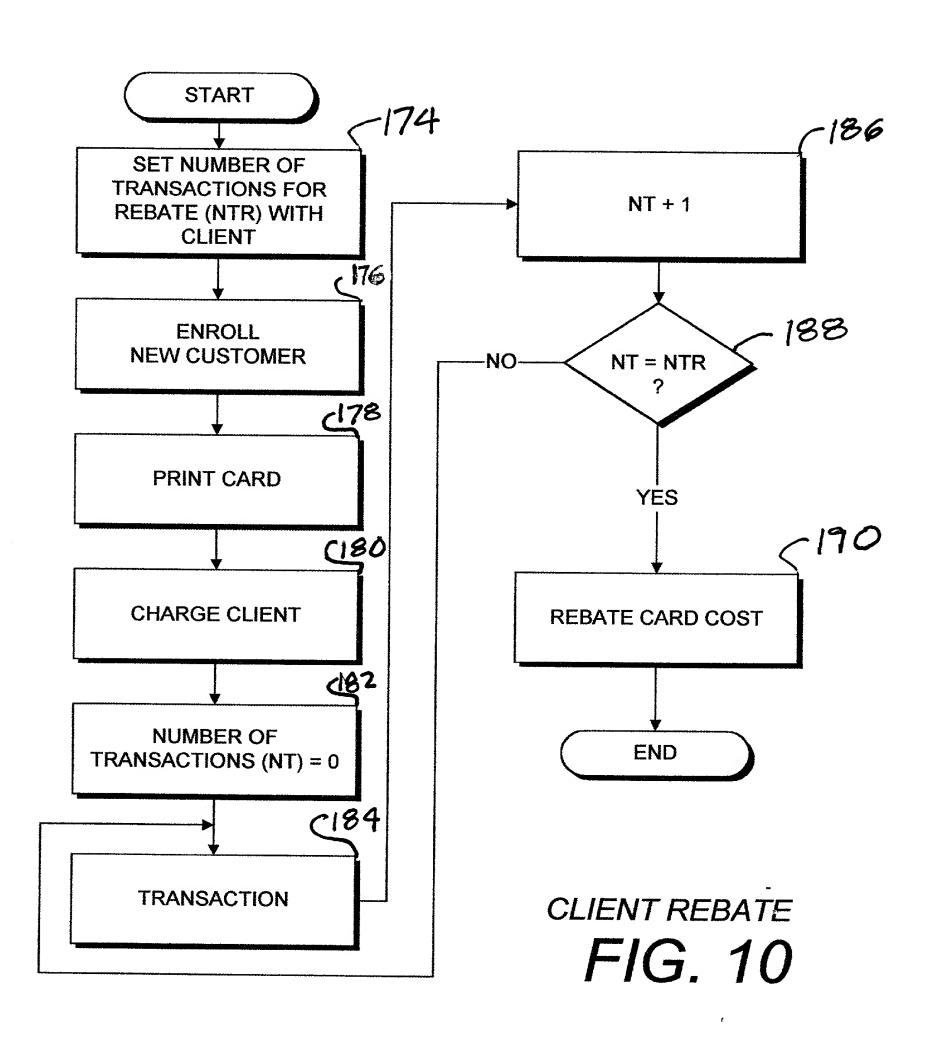
FIG. 6

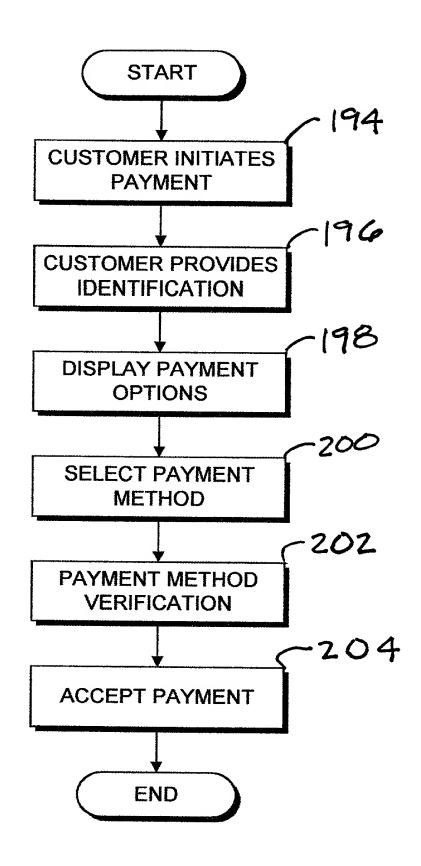




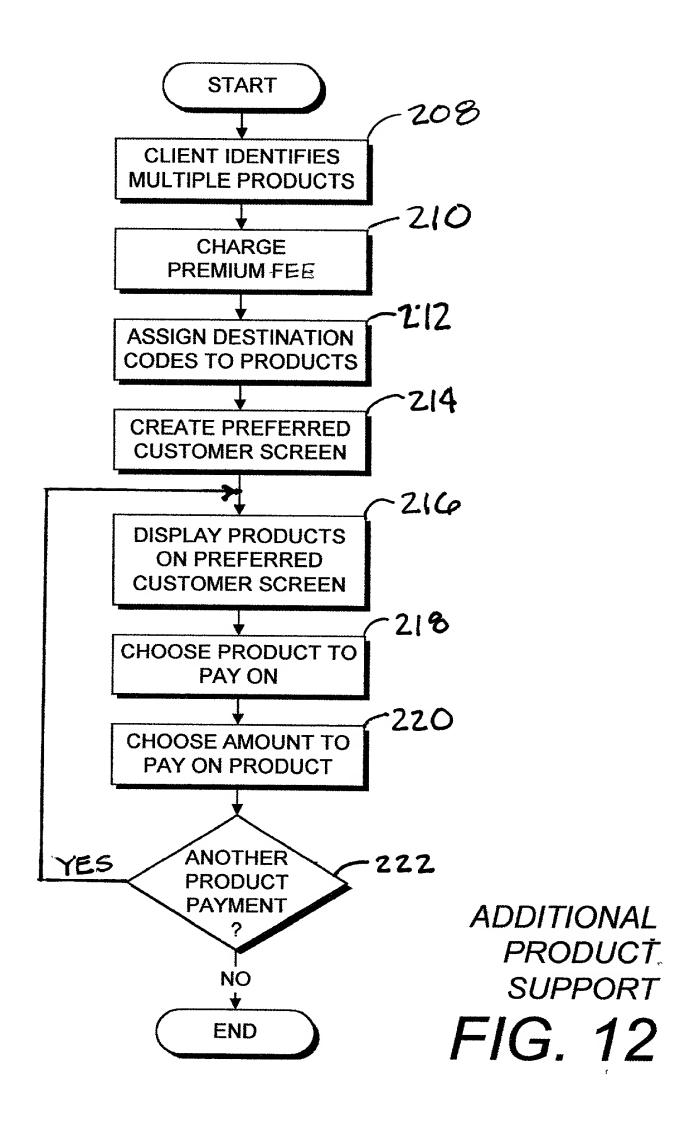


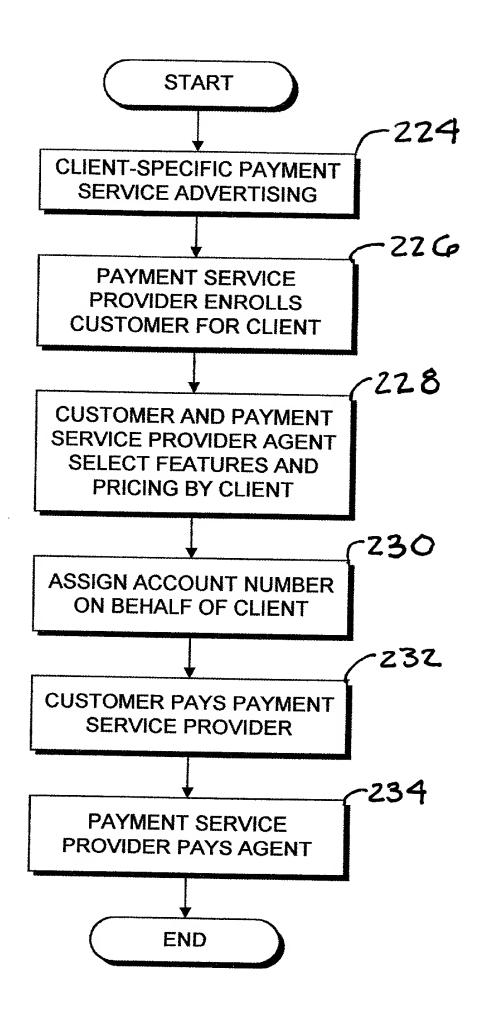
TRANSACTION METERING FIG. 9





ALTERNATIVE PAYMENT METHODS FIG. 11





CLIENT-SPECIFIC ENROLLMENT FIG. 13